

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charleton John Castene Mackerer  
Catherine Mary Ellen Mackerer  
Debtors

Case No. 24-01746-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: May 02, 2025

User: AutoDocke  
Form ID: pdf010

Page 1 of 3  
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Charleton John Castene Mackerer, Catherine Mary Ellen Mackerer, 9 E North St, Summit Hill, PA 18250-1240
5643554	+ Addition Financial, 1000 Primera Blvd., Lake Mary, FL 32746-2194
5630963	+ Addition Financial Credit, P.O. Box 958471, Lake Mary, FL 32795-8471
5646384	+ Berkheimer, Agent for Pleasant Valley SD/Summit Bo, 50 North Seventh Street, Bangor, PA 18013-1731
5630965	Bridgecrest Credit Company, 1800 N. Colorado Street, Gilbert, AZ 85233
5630971	+ Creditech, P.O. Box 20330, Lehigh Valley, PA 18002-0330
5630972	+ Exact Sciences, 5505 Endeavor Lane, Madison, WI 53719-8803
5630973	First Commonwealth FCU, PO Box 20450, Lehigh Valley, PA 18002-0450
5646271	+ Joshua A. Gildea, Fitzpatrick Lentz & Bubba, P.C., 645 W. Hamilton Street, Suite 800, Allentown, PA 18101-2197
5630981	+ National Medical Professionals, 220 E. Las Colinas Blvd., Irving, TX 75039-5500
5630986	Progressive Physician Assoc, 81 Highland Ave, Suite 220, Bethlehem, PA 18017-9310
5630987	+ Radiology Imaging Consultants, PO BOX 63300, Colorado Springs, CO 80962-3300
5650268	SPRING OAKS CAPITAL SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
5630994	+ ST. LUKE'S PHYSICIANS GROUP INC., 801 Ostrum St., Bethlehem, PA 18015-1000
5630992	+ Secretary of Veterans Affairs, 3401 West End Avenue, Suite 760W, Nashville, TN 37203-1042
5630993	+ St Lukes University Health Network, PO Box 788187, Philadelphia, PA 19178-8187
5630995	+ St. Lukes Miners Memorial Hospital, 360 W Ruddle St, Coaldale, PA 18218-1099
5646385	+ Statewide, Agent for Panther Valley SD/Summit Hill, 1883 Jory Road, Pen Argyl, PA 18072-9652
5630996	+ Summit Hill Borough Tax Collector, P.O. Box 86, Summit Hill, PA 18250-0086
5630998	+ UCHEALTH, 7901 E. Lowry Blvd Suite 350, Denver, CO 80230-6510
5630999	Univ. of Colorado Medicine, Dept. 1059, Denver, CO 80256-1059
5631000	+ University of Colorado Medicine, 13001 E 17th Pl, Aurora, CO 80045-2570

TOTAL: 22

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 02 2025 18:37:26	Bridgecrest Acceptance Corporation, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 02 2025 18:49:27	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 02 2025 18:37:39	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5630964	Email/Text: dltlegal@hab-inc.com	May 02 2025 18:38:00	Berkheimer, P.O. Box 25153, Lehigh Valley, PA 18002-5153
5643931	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 02 2025 18:48:52	Bridgecrest Acceptance Corporation by AIS Portfoli, PO Box 4138, Houston, TX 77210-4138
5632210	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 02 2025 18:49:20	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave.

District/off: 0314-5  
Date Rcvd: May 02, 2025

User: AutoDocke  
Form ID: pdf010

Page 2 of 3  
Total Noticed: 55

Case Number	Action	From	Date/Time	To
5632209	+ Email/PDF:	acg.acg.ebn@aisinfo.com	May 02 2025 18:49:20	Dept. APS, Oklahoma City, OK 73118-7901
5630966	+ Email/PDF:	AIS.cocard.ebn@aisinfo.com	May 02 2025 18:37:03	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5643437	Email/PDF:	AIS.cocard.ebn@aisinfo.com	May 02 2025 18:48:52	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
5630969	+ Email/PDF:	AIS.cocard.ebn@aisinfo.com	May 02 2025 18:37:40	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
5630970	+ Email/PDF:	creditonebknotifications@resurgent.com	May 02 2025 18:48:53	Capital One/Cabelas, PO Box 31293, Salt Lake City, UT 84131-0293
5630973	Email/Text:	debtres@firstcomcu.org	May 02 2025 18:38:00	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
5630974	Email/Text:	bankruptcy@sccompanies.com	May 02 2025 18:38:00	First Commonwealth FCU, PO Box 20450, Lehigh Valley, PA 18002-0450
5630975	Email/Text:	sbse.cio.bnc.mail@irs.gov	May 02 2025 18:38:00	Homevisions, 1112 7th Ave, Monroe, WI 53566-1364
5648659	Email/Text:	JCAP_BNC_Notices@jcap.com	May 02 2025 18:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5630976	+ Email/Text:	bankruptcy@kikoff.com	May 02 2025 18:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5630977	Email/Text:	bk@lendmarkfinancial.com	May 02 2025 18:38:00	Kikoff Lending, 75 Broadway Ste 226, San Francisco, CA 94111-1458
5633636	Email/PDF:	resurgentbknotifications@resurgent.com	May 02 2025 18:48:52	Lendmark Financial Services, 2118 Usher Street NW, Covington, GA 30014
5630978	+ Email/Text:	MDSBankruptcies@meddatsys.com	May 02 2025 18:38:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5630979	+ Email/Text:	MDSBankruptcies@meddatsys.com	May 02 2025 18:38:00	Medical Revenue Service, P.O. Box 1149, Sebring, FL 33871-1149
5630980	+ Email/Text:	bankruptcy@sccompanies.com	May 02 2025 18:38:00	Medical Revenue Services, P.O. Box 1149, Sebring, FL 33871-1149
5630982	^	MEBN	May 02 2025 18:34:36	Montgomery Ward, P.O. Box 1112 7th Avenue, Monroe, WI 53566-8017
5655014	+ Email/Text:	ext_ebn_inbox@navyfederal.org	May 02 2025 18:38:00	NCB Management Services, Inc, One Allied Drive, Trevoze, PA 19053-6945
5630983	^	MEBN	May 02 2025 18:34:47	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
5630984	+ Email/PDF:	ebnotices@pnmac.com	May 02 2025 18:49:03	PA Turnpike Comission, 300 East Park Drive, Harrisburg, PA 17111-2729
5652476	+ Email/PDF:	ebnotices@pnmac.com	May 02 2025 18:49:56	PennyMac Loan Services LLC, PO Box 514387, Los Angeles, CA 90051-4387
5630985	+ Email/Text:	Triage_Bankruptcy_Notices@progressive.com	May 02 2025 18:38:00	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
5633639	Email/Text:	bnc-quantum@quantum3group.com	May 02 2025 18:38:00	Progressive County Mutual Co, 7301 Metro Center Drive, Austin, TX 78744-1748
5630989	Email/Text:	accounting@recoveryrmg.com	May 02 2025 18:38:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
5630988	+ Email/Text:	ngisupport@radiusgs.com	May 02 2025 18:38:00	Receivable Management Group, 2901 University Ave. #29, Columbus, GA 31907
				Radius Global Solutions LLC, 7831 Glenroy Rd, Suite 250 A, Minneapolis, MN 55439-3117

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Page 3 of 3  
Total Noticed: 55

5630990	^	MEBN	May 02 2025 18:34:35	Receivable Management Services, 240 Emery Street, Bethlehem, PA 18015-1980
5654750		Email/PDF: resurgentbknotifications@resurgent.com	May 02 2025 18:48:59	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5630997		Email/PDF: ais.sync.ebn@aisinfo.com	May 02 2025 18:37:28	SYNCB/Lowes, P.O. Box 71727, Philadelphia, PA 19176-1727
5630991	+	Email/Text: enotifications@santanderconsumerusa.com	May 02 2025 18:38:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5630968	*+	Capital One Bank USA NA, P.O. Box 31293, Salt Lake City, UT 84131-0293
5630967	*+	Capital One Bank USA NA, P.O. Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2025                      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Regina Cohen	on behalf of Creditor Bridgecrest Acceptance Corporation rcohen@lavin-law.com mmalone@lavin-law.com
Timothy B. Fisher, II	on behalf of Debtor 2 Catherine Mary Ellen Mackerer donna.kau@pocono-lawyers.com
Timothy B. Fisher, II	on behalf of Debtor 1 Charleton John Castene Mackerer donna.kau@pocono-lawyers.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

IN RE:	:	CHAPTER 13
CHARLETON JOHN CASTENE	:	
MACKERER	:	
CATHERINE MARY ELLEN MACKERER	:	CASE NO. 5:24-bk-01746-MJC
	:	
Debtors	:	
	:	
CHARLETON JOHN CASTENE	:	
MACKERER	:	
CATHERINE MARY ELLEN MACKERER	:	
	:	
Movants	:	
vs.	:	
	:	
JACK N. ZAHAROPOULOS, Chapter 13	:	
Trustee,	:	
	:	
Respondent:	:	